

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In re:	Bowman, Emmanuel	§	Case No. 08 B 30364
	Bowman, Cedelia	§	
	Debtors	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 11/07/2008.

2) The plan was confirmed on 03/09/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was dismissed on 05/11/2009.

6) Number of months from filing or conversion to last payment: 6.

7) Number of months case was pending: 7.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$5,415.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,757.50
Less amount refunded to debtor	\$0

NET RECEIPTS: \$3,757.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,978.00
Court Costs	\$0
Trustee Expenses & Compensation	\$254.50
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$3,232.50

Attorney fees paid and disclosed by debtor \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	\$3,650.00	\$2,014.97	\$2,014.97	\$0	\$0
State of Illinois	Priority	\$220.00	NA	NA	\$0	\$0
Chase Home Finance	Secured	\$3,853.19	\$3,853.19	\$3,853.19	\$0	\$0
Chase Home Finance	Secured	\$158,540.00	\$156,987.19	\$156,987.19	\$0	\$0
Chase Home Finance	Secured	NA	\$0	\$0	\$0	\$0
Chase Manhattan Mortgage Corp	Secured	\$38,639.00	\$38,791.61	\$38,791.61	\$0	\$0
Monterey Collection Service	Secured	NA	\$1,800.00	\$1,800.00	\$0	\$0
Regional Acceptance	Secured	\$18,886.00	\$18,886.00	\$18,886.00	\$525.00	\$0
Rogers & Hollands Jewelers	Secured	\$0	\$1,095.21	\$1,095.21	\$0	\$0
Alliant Credit Union	Unsecured	\$21,638.00	\$22,032.82	\$22,032.82	\$0	\$0
AmeriCash Loans LLC	Unsecured	\$372.00	\$314.20	\$314.20	\$0	\$0
Applied Card Bank	Unsecured	\$950.00	\$950.49	\$950.49	\$0	\$0
AT&T	Unsecured	\$331.45	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,687.00	\$1,711.13	\$1,711.13	\$0	\$0
Chase Bank USA NA	Unsecured	\$1,120.00	\$1,120.49	\$1,120.49	\$0	\$0
Citibank	Unsecured	\$1,931.00	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$900.00	\$1,057.94	\$1,057.94	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Collection Service	Unsecured	\$225.00	NA	NA	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$300.00	NA	NA	\$0	\$0
Internal Revenue Service	Unsecured	NA	\$863.98	\$863.98	\$0	\$0
Jc Penney - GEMB	Unsecured	\$47.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$3,136.00	\$2,785.43	\$2,785.43	\$0	\$0
Monterey Collection Service	Unsecured	\$3,044.00	\$1,244.08	\$1,244.08	\$0	\$0
MRSI	Unsecured	\$250.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$154.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$438.00	\$438.43	\$438.43	\$0	\$0
Premier Bankcard	Unsecured	\$538.00	\$538.08	\$538.08	\$0	\$0
Regional Acceptance	Unsecured	NA	\$366.63	\$366.63	\$0	\$0
Resurgent Capital Services	Unsecured	\$921.00	\$936.06	\$936.06	\$0	\$0
Resurgent Capital Services	Unsecured	\$1,581.00	\$1,581.27	\$1,581.27	\$0	\$0
Resurgent Capital Services	Unsecured	NA	\$757.37	\$757.37	\$0	\$0
Southwest Laboratory Physican	Unsecured	\$32.00	NA	NA	\$0	\$0
Sprint Nextel	Unsecured	NA	\$610.44	\$610.44	\$0	\$0
United States Dept Of Education	Unsecured	NA	\$6,314.27	\$6,314.27	\$0	\$0
United States Dept Of Education	Unsecured	NA	\$3,723.49	\$3,723.49	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$195,778.80	\$0	\$0
Mortgage Arrearage	\$3,853.19	\$0	\$0
Debt Secured by Vehicle	\$18,886.00	\$525.00	\$0
All Other Secured	\$12,932.97	\$0	\$0
TOTAL SECURED:	\$231,450.96	\$525.00	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$2,014.97	\$0	\$0
TOTAL PRIORITY:	\$2,014.97	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$37,308.84	\$0	\$0

Disbursements:

Expenses of Administration	\$3,232.50	
Disbursements to Creditors	\$525.00	
TOTAL DISBURSEMENTS:		\$3,757.50

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: June 23, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.